In the Claims

1. (Previously amended) A method for processing account information contained in batch process files in an on-line like manner, said method comprising the steps of:

reading at least one batch file containing a plurality of records, each of said plurality of records associated with one of a plurality of accounts;

identifying which of said plurality of records relate to same ones of said plurality of accounts;

selecting and restricting access to one of said accounts;

processing each of said records identified as relating to said selected one of said accounts prior to processing any of said records relating to any other of said plurality of accounts; and

removing said restricted access to said selected one of said accounts after all of said records identified as related to said selected one of said accounts are processed.

2. (Original) The method as recited in claim 1 further comprising the step of:

reporting the results of processing of each of said selected one of said accounts.

3. (Original) The method as recited in claim 1 further comprising the step of:

storing the results of processing of each of said selected one of said accounts.

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4.   (Original)   The method as recited in claim 1 wherein the step of identifying includes validating said records.

5.   (Original)   The method as recited in claim 1 wherein the step of selecting further comprises:

selecting preexisting ones of said accounts prior to new ones of said accounts.

6.   (Original)   The method as recited in claim 1 wherein the step of selecting further comprises:

selecting one of said accounts in accordance with a control cycle.

7.   (Original)   The method as recited in claim 6 wherein said control cycle is determined autonomously.

8.   (Previously amended) The method as recited in claim 7 wherein said control cycle is selected from the group consisting of: daily, day specific, weekly, monthly, quarterly, yearly.

9.   (Original)   The method as recited in claim 6 wherein said control cycle is determined manually.

10.   (Original)   The method as recited in claim 2 wherein said step of reporting occurs at preselected intervals.

11.   (Original)   The method as recited in claim 2 wherein the step of reporting occurs upon detection of a predetermined event.

12. (Previously amended) The method as recited in claim 3 wherein said step of ~~backup~~ storing occurs at preselected intervals.

13. (Previously amended) The method as recited in claim 3 wherein the step of ~~backup~~ storing occurs upon detection of a predetermined event.

14. (Original) The method as recited in claim 1 wherein the step of processing comprises debiting said selected ones of said accounts.

15. (Original) The method as recited in claim 1 wherein the step of processing comprises reconciling said selected ones of said accounts.

16. (Original) The method as recited in claim 1 wherein the step of processing comprises creating bills.

17. (Original) The method as recited in claim 1 wherein the step of processing comprises determining disbursements.

18. (Original) The method as recited in claim 1 wherein the step of processing comprises generating notices.

19. (Previously amended) A system for processing account information contained in batch process files in an on-line like manner, said system comprising:

input means operable to read at least one batch file containing a plurality of records, each of said plurality of records associated with one of a plurality of accounts;

a memory in communication with said input means to store said at least

one batch file;

a processor in communication with said memory, operable to:

identify which of said plurality of records relate to same ones of said plurality of accounts;

select and restrict access to one of said accounts;

process each of said records identified as relating to said selected one of said accounts prior to processing any of said records relating to any other of said plurality of accounts; and

remove said restricted access to said selected one of said accounts after all said records identified as related to said selected one of said accounts have been processed.

20. (Original) The system as recited in claim 19 wherein said processor is further operable to:

report the results of processing of each of said selected one of said accounts.

21. (Original) The system as recited in claim 19 wherein said processor is further operable to:

store the results of processing of each of said selected one of said accounts.

22. (Original) The system as recited in claim 19 wherein said processor is further operable to:

validate said records.

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23.   (Original)   The system as recited in claim 19 wherein said processor is operable to:

select existing ones of said accounts prior to new ones of said accounts.

24.   (Original)   The system as recited in claim 19 wherein said processor is operable to:

select one of said accounts in accordance with a control cycle.

25.   (Original)   The system as recited in claim 24 wherein said control cycle is determined

autonomously.

26.   (Previously amended) The system as recited in claim 25 wherein said control cycle is

selected from the group consisting of: daily, day specific, weekly, monthly,

quarterly, yearly.

27.   (Original)   The system as recited in claim 24 wherein said control cycle is determined

manually.

28.   (Original)   The system as recited in claim 20 wherein said reporting occurs at

preselected intervals.

29.   (Original)   The system as recited in claim 20 wherein said reporting occurs upon

detection of a predetermined event.

30.   (Original)   The system as recited in claim 21 wherein said storing occurs at

preselected intervals.

31.   (Original)   The system as recited in claim 21 wherein said storing occurs upon

detection of a predetermined event.

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32.   (Original)   The system as recited in claim 19 wherein said processing comprises debiting said selected ones of said accounts.

33.   (Original)   The system as recited in claim 19 wherein said processing comprises reconciling said selected ones of said accounts.

34.   (Original)   The system as recited in claim 19 wherein said processing comprises creating bills.

35.   (Original)   The system as recited in claim 19 wherein said processing comprises determining disbursements.

36.   (Original)   The system as recited in claim 19 wherein said processing comprises generating notices.

37.   (Original)   The system as recited in claim 19 wherein said processor is further operable to:

        backup said selected ones of said accounts.

38.   (Original)   The system as recited in claim 37 wherein said backup occurs at preselected intervals.

39.   (Original)   The system as recited in claim 37 wherein said backup occurs upon detection of a predetermined event.

40.   (Previously amended)   The system as recited in claim 19 wherein said input means is selected from the group consisting of: keyboard entry, punch cards, paper tape, magnetic tape, optical media, electronic media, touch-screen entry, communication network.

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